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Lincoln's Second Inaugural; Probably the Last Photograph Taken of the Great Emancipator, as His Assassination Occurred the Following Month, on April 14, 1865

When, on March 4, 1865, Abraham Lincoln delivered his second inaugural address, the collapse of the Confederacy was to be but a matter of days. Five weeks later Lee surrendered to Grant at Appomattox. The writing was unmistakably on the wall, but resisting what would have been a natural impulse to voice the triumph of the North, the President—his policies vindicated by a

sweeping victory over McClellan the previous November—phrased a thought which made him no friends among the "bitter enders" of his time, but which has since rounded to his glory more than any other utterance save the sublimely simple Gettysburg speech: "With malice toward none, with charity for all." It is counsel as applicable to conditions today as it was in 1865.

I Saw Lincoln Inaugurated

By GEN. ISAAC R. SHERWOOD

Member of Congress from the Ninth District of Ohio

(EDITOR'S NOTE—General Sherwood—born August 13, 1835—is one of the last links that bind the public men of today to the generation of Abraham Lincoln. His oldest colleague in the House of Representatives, "Uncle Joe" Cannon of Illinois, is almost a year younger than General Sherwood. Both saw their first service in the House of Representatives in the Forty-third Congress in 1873. Senator Knute Nelson of Minnesota, who also fought in the Civil War, is eight years younger than the Ohio veteran and saw his first service in the Forty-eighth Congress in 1883. General Sherwood's story of President Lincoln's Second Inauguration is a vivid picture of a memorable event.)

OUT of the crowd of 20,000 people who stood in front of the Capitol on the fourth day of March, 1865, to see the second inauguration of Abraham Lincoln, I am today the only one left in public life. I came to Washington as a soldier and I had made up my mind that I would see our commander-in-chief, for whom we had voted on our way to the battle of Franklin in the November before, take his oath of office.

Election day had fallen on November fourth. On that day we were on a forced march in Tennessee. The Ohio

legislature had passed a law giving the soldiers in the field the right to vote. The Ohio presidential tickets had been sent to me for my regiment—I was in command of the One Hundred and Eleventh Ohio. Just before daylight, I had my horse saddled and rode back three miles to the rear where I borrowed an ambulance and a camp kettle from our brigade surgeon, Dr. Brewer. The regiment started on its march at daylight. Whenever we rested that day on that rapid march, the soldiers of my regiment voted in that old camp kettle in the ambulance. We counted the ballots at night by the light of bivouac fires. Although one-third of my regiment were Democrats, only seven votes were cast against Abraham Lincoln by the whole regiment.

Then came the battles of Franklin and Nashville. After we had driven General Hood and his army across the Tennessee River, we were placed on transports and carried up the Tennessee and Ohio to Cincinnati, then across Ohio and Virginia, on the Baltimore & Ohio railroad, to Washington. We reached the capital of the nation on March third, consigned to an ocean voyage to some point in North Carolina, where we were to meet the army of General Sherman coming up the coast from Savannah.

I was looking for a warhorse, my last horse having been shot in the first onslaught at the battle of Franklin. I was determined to see the inauguration of our President, for Lincoln was the idol of the army and I had never seen him.

I reached the Capitol just as the inauguration ceremonies had started. There was no general platform. Nor were there any reserved seats for Congress or for any one else. There was a vast crowd there and they were all standing up. Hundreds of the onlookers were soldiers, including many officers in their full uniform. One of these was General Joe Hooker. I had on my old coat that I wore in the Atlanta campaign. It had once been blue, but now it was besmirched with the grime of the red-clay roads of northern Georgia and the sticky mud of Tennessee. My old slouch hat had a hole in the crown, caused by my sleeping too close to a bivouac fire.

I worked my way up through the crowd until I got within ten feet of Mr. Lincoln. He stood on a little platform, with a small table near him and on that a glass of water. He had a white pocket-handkerchief around his neck. I can see him now as I saw him then—a tall spare man, with deep lines of care furrowing his cheeks, a sad

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W. G. Harding, 100% Human Being

A Character Study of the Man Who for the Next Four Years Is to Preside Over the Destinies of Our Country

By CHARLES PHELPS CUSHING

ONE of the most revealing character sketches ever written about Warren G. Harding was pattered out on a typewriter, in Ormond Beach, Fla., the other day by a man of no professed political bias, an anonymous newspaper reporter, wiring a dispatch to a Democratic daily about a match of golf.

"Mr. Harding is a robust man and he hits a pretty long ball," the correspondent wrote. "The President-elect made the eighteen holes in 101, 51 out and 50 in, and being a 100 per cent. human being, he was much pleased thereat. . . . The Senator was pressing somewhat with his iron shots, and when asked whether a gallery bothered him, replied, 'Not a bit; it helps.'"

There is the Harding personality, physical and mental—at least, there is the personality that usually impresses itself on close observers revealed in a few vivid flashes.

A landslide of votes last November had the weight behind it (among various other considerations) of a heavy preference for the good muscular figure of a plain business man of fifty-five, a robust ordinary citizen who hits a pretty long ball, and addresses it with no "may I not?"

Of course most of us are considerably less concerned than is the sports writer of the New York Times, previously quoted, about Mr. Harding's rating as a golfer—though that, too, is mildly interesting: "Whatever merits or demerits of the game of golf played by President-elect Harding, it may be said with safety that it's better than any heretofore shown by a National Executive. It's a good deal better, too, than most men of Senator Harding's age play." But no voter asked that the next President be a physical paragon. All that was demanded was someone physically near the normal, in trim to handle a big job.

So it is much nearer the heart's desire to hear that bogey for the Sea Breeze links is 79 and that the President-elect made the eighteen holes in 101, which score was better than Senator Cummings, one of Washington's real experts on golf, had predicted—and that Mr. Harding, as a 100 per cent. human being, was "much pleased thereat."

For a 100 per cent. human being who can smile was another of the fond desires of the voting public last November. Indeed, the cry for such a personality became one of the issues of a campaign that was directed from a headquarters established on the front porch of a plain frame residence in Marion, O. (pop., 1920 census—27,890), and which was inspired by the simple slogan of "normalcy!" The Harding personality as described in print and made vivid by snapshots and on the screen was that of a plain business man, editor and owner of the Marion O., *Star*, an unostentatious 100 per cent. human being. No grim superman. No Atlas with the burden of a leaden world on his shoulders. Just an everyday citizen, who, if he performs any better than the average man, can be "pleased thereat." W. G. Harding of Marion appeared to have realized that mortal man has reasons to bear himself in a manner modest and philosophical, and sometimes even with a touch of humor. It is also to Mr. Harding's credit that he did this even before Prof. Albert Michelson announced the news, more or less a rebuke to all mortal arrogance, that the star Betelgeuse is trillions of times as big as our tiny earth.

In fact, Mr. Harding showed himself a philosopher, with a sense of humor, even in the first minute after his political victory that sultry day in Chicago last summer when on the tenth ballot a wilted and battle-worn en-



JOHN BULL THOMPSON © HARDIN & BIRING

Our next President—"an everyday citizen, who, if he performs any better than the average man, can be pleased thereat."

Under Mr. Harding We May Look Forward with Confidence to the Future

By NICHOLAS MURRAY BUTLER
President of Columbia University

THE administration of Mr. Harding opens with the full confidence and support of the American people. The sturdy common sense, the calm sagacity and the earnest patriotism which Mr. Harding brings to his great task are themselves assurance that it will be nobly discharged. I venture to think that few among us realize how severe that task is. It involves great and far-reaching problems of international policy, of human betterment, of domestic administration and of economic development and satisfaction. In a sense, all these problems are interdependent, and their wise and constructive solution depends upon a clear understanding of the place of America in the twentieth century world, of its heavy responsibility for what happens in that world, and for its position of leadership in all that may truly be called progress. The America of our fathers is not on trial; it has been tested by the fire of experience through a century and an half, and has come out unscathed. It is we who are on trial. Can we preserve, protect and strengthen the America of our fathers so as better to fit it for new tasks, or must we let it weaken and finally be changed into an unrecognizable successor because of our feeble understanding of the real meaning of America?

I am an inveterate optimist. Under Mr. Harding's patriotic guidance I count confidently upon great things.

campment of delegates agreed upon him as the Republican candidate for President.

"Well," he observed, modestly, "we drew to a pair of eights—and caught."

Thus did he deliberately pass by a glorious opportunity to strike an heroic posture in the first flood of the limelight. He had the chance of his lifetime to act the matinee idol, but chose to remain in character as W. G. Harding of Marion, plain human being.

The few fortunate reporters and political leaders who have watched Mr. Harding at close range in the interval between the hour of his nomination and the date of his inaugural have discovered no perceptible change in that character. The limelight that

has beat upon him has been as intense as that from those new "daylight arcs" that the modern movie studios use, lamps so powerful that they can give you an artificial sunburn or scorch your hair. But does the gallery bother him? "Not a bit; it helps."

In his speech of acceptance at Marion in July he pledged himself: "I promise you formal and effective peace as quickly as a Republican Congress can pass its declaration for a Republican Executive to sign. Then we may turn to our readjustment at home and proceed deliberately and reflectively to that hoped-for world relationship which shall satisfy both conscience and aspirations and still hold us free from menacing involvement. I can hear in the call of conscience an insistent voice for largely reduced armaments throughout the world, with attending reduction of burdens upon peace-loving humanity. We wish to give of American influence and example; we must give of American leadership to that invaluable accomplishment." With regard to what he proposed to do about the League of Nations he remarked: "With a Senate advising as the Constitution contemplates, I would hopefully approach the nations of Europe and of the earth, proposing that understanding that makes us a willing participant in the commitment of nations to a new relationship, to commit the moral forces of the world, America included, to peace and international justice, still leaving America free, independent and self-reliant, but offering friendship to all the world."

He struck no melodramatic attitude then, nor did he later when he received the notification that he had been elected President. His frank statement that he would look to the Senate to advise him, "as the Constitution contemplates," on this, the gravest issue of modern times, made him a mark for much jesting about the "best minds." But this titter in the gallery didn't bother him. He would not pose as Atlas; he had no ambitions to run a one-man show. He presents himself still to the public as simply a business man and a practical politician, and pretends to no expert knowledge except in two fields, politics and running a newspaper in a small town.

As a newspaper man he qualified in his younger days to fill just such a post as one that William Allen White described one time in the Emporia (Kas.) *Gazette's* Help Wanted, Male:

"The *Gazette* desires a reporter. He must be a graduate of the high school or something equally good. He must have lived at least five years in Emporia. He must be able to spell and write a good, legible hand. He must be willing to work and to learn. Also, he must not only be anxious to tell the truth, but to know the truth when he hears it. Newspapers as a rule desire the truth. But often they are misled by persons whose business profits

by misleading newspapers. In every small town scores of people profit by getting facts distorted in newspapers. So, in getting a new reporter, the *Gazette* desires one who not only likes the truth, but who knows it when he sees it. Another thing, the way to know the truth is to develop legs. The lazy reporter who will not chase the item clear down, who will not go clear to the bottom of the story, who fails to get both sides of a controversy, hurts a newspaper. And finally, the young man must be neat and clean in heart and body. A slovenly reporter prejudices a newspaper in the public eyes. Therefore the *Gazette* reporter must be neat, nimble, honest, shrewd, decently schooled and Emporia bred.

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physical disability on the day and date the insurance becomes effective is automatically insured, his family receiving the full proceeds of the policy whenever death occurs. The policies are written in multiples of a thousand dollars, or at the option of the purchaser on a sliding scale plan from five hundred dollars upward, increasing in amount as the employee's term of service lengthens. If the employee terminates his connection with his employer the insurance ceases automatically, but he has the privilege of continuing it as an individual policy at his then attained age.

The recent introduction of group insurance is doing much to settle the dispute between employer and employee. It helps promote loyalty of workmen and reduces labor turnover. Owners of mill, mines, factories, municipalities and in one case (Kingsport, Tennessee) a whole city have been brought into closer relationship with industrial workers by reaching out and touching the most vital spot in the lives of the workmen—the death of the breadwinner.

Early last year the General Electric Company arranged with the Metropolitan Life Insurance Company to cover every employee in its service with group insurance. Including foreign and American branches, over 60,000 persons immediately came under full coverage for death and total disability without cost or inconvenience to themselves. In the point of number of lives covered in one transaction this is by far the most stupendous deal ever put through by a private insurance corporation, and is exceeded only by the War Risk insurance issued immediately following our entrance into the war. In this group of 60,000 a death occurs every twenty-four hours and the decedent's dependents receive the proceeds of his policy within a few days.

Business firms sometimes go on the shoals following the death of an important administrative head or mechanical genius. The faith of customers is shaken, creditors force adjustment of outstanding accounts, and competitors invade the field with a rival product, and unless the concern can command sufficient liquid capital to float the business over the period of adjustment the structure may totter and fall. To meet this obvious financial hazard, business or corporation insurance is now available. These policies are written for large amounts—sometimes half a million—on the life or lives of one or more of the executives whose removal by death would withdraw the experience, skill and trained brain of officials. The premiums are usually charged against the gross profits and the proceeds of the policy pour directly into the treasury of the company at a time

when lack of ready money might mean disaster.

Sick and accident, or health insurance as it is now called, indemnifies for loss sustained from enforced absence from work on account of sickness or accident. This form of protection insures wages and salary incomes instead of lives and is a dependable shock absorber, helping to ease the financial jar for those traveling over the rough road of disablement. It is a sane lever; it helps stabilize wages and salary incomes and fills in the depressing gaps when the earning power is temporarily suspended.

The Mortality Table is the tabulated record of deaths occurring among a group of 100,000 healthy lives beginning at age ten and ending at age ninety-six, when the last is presumed to die. Out of three centuries of actuarial skill and recorded observation in all civilized countries of the world certain definite facts concerning the immutable laws of averages as applied to human longevity are now available. To Doctor Halley, discoverer of the comet bearing his name, belongs the credit of constructing the first reliable table of mortality. It shows that while individuals may die at any age, collectively the human family lives to attain a certain fixed age. For instance a normal man of thirty-five ought to live thirty-one years, two hundred and eighty-one days. If he is capable of earning even the modest sum of \$4,000 a year he has an economic value to his dependents specifically and to the nation at large of \$124,000. This figure represents in dollars and cents his commercial value as a producing industrial plant, and if he dies before reaching the average length of life his dependents lose \$4,000 for each year he falls short of attaining this normal expectation of life. Life insurance is designed to indemnify his family for that loss.

After all, the supreme value of life insurance lies not in the payment of money to families of deceased breadwinners, but in the freedom from worry and the general contentment it affords the breadwinner himself. He knows that if he does not live long enough to accumulate a sufficient estate to guarantee the comforts of life for his family, the proceeds of his insurance will to some extent replace to them his earning ability. The one inherent dread of civilized man is death, and life insurance takes away the uncertainty of financial consequences to his family when that event occurs, thus giving him a buoyancy firmly anchored in the abiding faith that he has provided sustenance for his chosen mate and their offspring, not only as long as he lives, but also so long as they may live dependent upon him for support.

I Saw Lincoln Inaugurated

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face, a strong face, the face of a man of many sorrows. I can hear him now as I heard him then, voice his last official utterance to the people of the United States:

"Fondly do we hope, fervently do we pray, that this mighty scourge of war may speedily pass away. With malice toward none, with charity for all, with firmness in the right as God gives us to see the right, let us strive to finish the work we are in, to bind up the nation's wounds, to care for him who shall have borne the battle, and for his widow and his orphan."

The mighty scourge of that war did speedily pass away. And the end is another scene I shall never forget. We were in North Carolina when the word came that Lee had surrendered at Appomattox. Every marching soldier behind a gun voiced the gladness of his heart. The whole army went wild. That line of march was about ten miles long and I could almost hear the last shout of

joy go away down to the end of the line. We were all tired of the war and that was the gladdest day that army ever saw. It was the proudest day any army had ever seen. We had fought the good fight, we had kept the faith and we knew that we would soon be in our homes again.

What a terrible change from universal joy to the deepest gloom followed this gala day. Early on the fifteenth of April, 1865, after we had reached the environs of Raleigh, I saddled up my horse to ride into the city; I had to pass through the camps of about 60,000 soldiers. Camps were always noisy. But that morning, the camps were as still as the grave. I met a staff officer and I asked him:

"Why this silence in the camps?"

His answer was:

"President Lincoln has been assassinated."

There was universal mourning in the army. Every soldier loved and revered him, and that whole camp was as silent as a house of prayer.



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